

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

KIM Y. WORTHINGTON,

Case No.:

18-28670 JKS

Judge:

John K. Sherwood, USBJ

Debtor(s)

**Chapter 13 Plan and Motions**

Original

Modified/Notice Required

Date: September 29, 2022

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: KW

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$                   \*\*           per           MONTH   to the Chapter 13 Trustee, starting on  
OCTOBER OF 2018                                   for approximately           84           months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description: 290 Conklin Avenue, Hillside, New Jersey 07205

Proposed date for completion: 3/31/23 or as extended\*\*\*

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

\*\* i. \$20,114, paid in to date, through October of 2022 (49 Months)

ii. \$250 per month, starting in November of 2022, for a period of thirty-five (35) months

\*\* Trustee is to make payments on mortgage arrears, due to HSBC Bank, USA, NA (First mortgage encumbering real property located at 290 Conklin Avenue, Hillside, New Jersey 07205), pending completion of loan modification. Mortgage arrears, due to HSBC Bank, USA, NA, to be addressed through loan modification, to the extent not paid through plan payments. Loan modification to be completed, on or before March 31, 2023, or as extended by the Court through loss mitigation.

Debtor to make trial modification plan payment, to HSBC Bank, USA, NA, pending completion of loan modification.

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority | Amount to be Paid                  |
|-----------------------------|------------------|------------------------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE   | AS ALLOWED BY STATUTE              |
| ATTORNEY FEE BALANCE        | ADMINISTRATIVE   | BALANCE DUE: \$ Supp. Counsel Fees |
| DOMESTIC SUPPORT OBLIGATION |                  |                                    |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority   | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
|          | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. |              |                   |

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor           | Collateral or Type of Debt   | Arrearage  | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan)  | Regular Monthly Payment (Outside Plan)   |
|--------------------|--|--|----------------------------|--|--|
| HSBC Bank, USA, NA | MORTGAGE ARREARS REGARDING REAL PROPERTY LOCATED AT 290 Conklin Avenue, Hillside, NJ | \$41,494.36<br>TRUSTEE IS TO PAY MORTGAGE ARREARS PENDING COMPLETION OF LOAN MODIFICATION. | N/A                        | \$41,494.36<br>TRUSTEE IS TO PAY MORTGAGE ARREARS PENDING COMPLETION OF LOAN MODIFICATION. | Trial modification plan payment, to be paid by the Debtor directly to HSBC Bank, USA, NA, starting 10/1/2022 et seq. |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor                  | Collateral or Type of Debt           | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan)       |
|---------------------------|--------------------------------------|-----------|----------------------------|---|--|
| NAVY FEDERAL CREDIT UNION | AUTO LOAN ARREARS RE: 2010 DODGE RAM | 850.32    | N/A                        | \$850.32                                | NO FURTHER PAYMENTS, LOAN HAS BEEN PAID OFF. |

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|          |            |                |                        |                |  |                      |                         |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|          |                              |                                 |                          |

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
|          |            |  |

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|          |                                   |           |                   |

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|          |                             |                             |                     |                       |

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|          |                      |              |                |                     |                             |   |                              |

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|          |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|          |            |                |                        |                             |  |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JUNE 26, 2020.

|   |   |
|---|---|
| <p>Explain below <b>why</b> the plan is being modified:</p> <p>The Debtor has been offered a trial modification payment plan regarding the potential modification of the mortgage loan. Plan is being changed to call, principally, for a loan modification, to address the mortgage arrears.</p> | <p>Explain below <b>how</b> the plan is being modified:</p> <p>Plan provides for payments to date and then payments, consistent with amended income and expense schedules being filed, for the remaining plan term. Plan now largely provides for the mortgage arrears to be addressed through the modified loan.</p> |
|---|---|

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

**NONE**

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: SEPTEMBER 29, 2022

/S/ KIM WORTHINGTON

Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: SEPTEMBER 29, 2022

/S/ HERBERT B. RAYMOND, ESQ.

Attorney for Debtor(s)

In re:  
Kim Y. Worthington  
Debtor

Case No. 18-28670-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 03, 2022

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>  |
|-----------------|--|
| db              | + Kim Y. Worthington, 290 Conklin Avenue, Hillside, NJ 07205-1447                            |
| 517764087       | + AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-0001                                    |
| 517764088       | + Atlantic Health, PO Box 1905, Morristown, NJ 07962-1905                                    |
| 517764089       | + Atlantic Health Systems, Morristown Memorial Hospital, PO Box 10219, Newark, NJ 07193-0219 |
| 517764096       | + Newark Firemans Fcu, 106 Fleming Ave, Newark, NJ 07105-4015                                |
| 517764098       | + Overlook Hospital, PO Box 102000, Newark, NJ 07193-0001                                    |
| 517764102       | + Summit Radiological Associates, 151 Summit Avenue, Summit, NJ 07901-2813                   |

**TOTAL: 7**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>            | <b>Date/Time</b>     | <b>Recipient Name and Address</b>   |
|-----------------|--|----------------------|---|
| smg             | Email/Text: usanj.njbankr@usdoj.gov          | Oct 03 2022 20:57:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov  | Oct 03 2022 20:57:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235              |
| cr              | + Email/Text: RASEBN@raslg.com               | Oct 03 2022 20:56:00 | HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927                        |
| 517764086       | + Email/Text: backoffice@affirm.com          | Oct 03 2022 20:57:00 | Affirm Inc, Affirm Incorporated, PO Box 720, San Francisco, CA 94104-0720   |
| 517764090       | + Email/PDF: AIS.cocard.ebn@aisinfo.com      | Oct 03 2022 21:01:26 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  |
| 517824250       | Email/PDF: AIS.cocard.ebn@aisinfo.com        | Oct 03 2022 21:01:26 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 517764091       | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 03 2022 20:57:00 | Comenity Bank/Pier 1, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125   |
| 517764092       | + Email/Text: mrdiscen@discover.com          | Oct 03 2022 20:56:00 | Discover Financial, PO Box 3025, New Albany, OH 43054-3025  |
| 517824354       | + Email/Text: BKEBN-Notifications@ocwen.com  | Oct 03 2022 20:56:00 | HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, ATTN: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 517852683       | + Email/Text: RASEBN@raslg.com               | Oct 03 2022 20:56:00 | HSBC Bank USA, National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927                                       |
| 517764093       | + Email/Text: ext_ebn_inbox@navyfederal.org  | Oct 03 2022 20:57:00 | Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000  |
| 517764095       | + Email/Text: ext_ebn_inbox@navyfederal.org  | Oct 03 2022 20:57:00 | Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000   |

District/off: 0312-2

User: admin

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Date Recd: Oct 03, 2022

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|           |  |                      |  |
|-----------|--|----------------------|--|
| 517764097 | + Email/Text: BKEBN-Notifications@ocwen.com          | Oct 03 2022 20:56:00 | Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 517764099 | + Email/Text: RASEBN@raslg.com                       | Oct 03 2022 20:56:00 | RAS Citron, LLC, 130 Clinton Rd., Ste. 202, Fairfield, NJ 07004-2927   |
| 517764100 | + Email/Text: RASEBN@raslg.com                       | Oct 03 2022 20:56:00 | Robertson, Anschutz, & Schneid, P.L., 6409 Congress Avenue, Ste. 100, Boca Raton, FL 33487-2853                        |
| 517764101 | + Email/Text: clientservices@simonsagency.com        | Oct 03 2022 20:57:00 | Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176                                  |
| 517764103 | Email/Text: TFS_Agency_Bankruptcy@toyota.com         | Oct 03 2022 20:57:00 | Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408                                 |
| 517868096 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Oct 03 2022 20:56:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013                        |
| 518302408 | Email/PDF: bncnotices@becket-lee.com                 | Oct 03 2022 21:01:51 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517764094 | *+            | Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2022 at the address(es) listed below:

| Name                     | Email Address  |
|--------------------------|--|
| Aleisha Candace Jennings | on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 ajennings@raslg.com |
| Charles G. Wohlrab       | on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 cwohlrab@raslg.com  |
| Denise E. Carlon         | on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com   |
| Harold N. Kaplan         | on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES  |

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TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 hkaplan@rasnj.com, kimwilson@raslg.com

Herbert B. Raymond

on behalf of Debtor Kim Y. Worthington herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Keri P. Ebeck

on behalf of Creditor Navy Federal Credit Union KEBECK@BERNSTEINLAW.COM jbluemle@berNSTEINLAW.com

Laura M. Egerman

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES  
TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES  
TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 sdeluca@hasbaniight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES  
TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 11